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ABSTRACT

The major purpose of the present study was to examine empirically the independent and interactive effects of the situational event of retirement and cumulative influences attributed to the impact of satisfaction with noted life events upon locus of control (LOC). Ss included males over 55 years who had participated in a national survey. Variables within the study were constructed from individual items within the survey which were transformed into separate scales. Multiple regression analyses indicated that satisfaction as a cumulative measure of past success and failure experiences significantly related to LOC. That is, the satisfaction construct accounted for about 15% of the variance within the LOC scores. Alternatively, retirement status was found to contribute only a minimal amount of variance, with the preretired group being slightly more internal than the transitional and retired groups. (Author)

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Association between Life Satisfaction, Retirement Stage and Locus of Control

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A remarkable phenomenon in personality research of recent years has been the voluminous increase of investigations into the concept of internal versus external control of reinforcement (Phares, 1976). Grounded in social learning theory (Rotter, 1966), the personality construct of "Internal-External (I-E) Locus of Control" (LOC) may be viewed as a generalized expectancy regarding the manner in which individuals differentially perceive the contingencies between personal behavior and subsequent reinforcement.

A question ubiquitously applied to most personality study pertains to the degree to which the LOC dimension is a function of current conditions in life in old age and/or of the cumulative impact of various life experiences. In effect the question refers to the degree to which a personality construct, such as the control dimension, can be directly related to long-standing life experiences (health, education, marital status, family network) versus more recent changes in situational aspects of the subject's immediate environment. Representative of factors of a more specific nature, and one which would presumably influence LOC in a more situationally-specific sense, is the retirement condition.

Studied from a range of perspectives, a general consensus, according to Thurnher (1974, p. 85), is that "retirement invariably involves some disruption of long-standing commitments and behavioral patterns and may further evoke stress in the area of social relationships, in goals and aspirations and in the maintenance of personal identity and self-esteem." Loss or change of accustomed roles (Rosow, 1973) vague, deficient information about role-appropriate behavior (Bengtson, 1973), and decline in financial security

represent a few of the factors necessitating varying degrees of adjustment within the retirement experience (Atchley, 1972).

In terms of specific evidence regarding the relationship between retirement and LOC, Lao (1974) in a post-hoc analysis of a study designed to examine the developmental pattern of I-E, determined that when age was held constant, retired subjects evidenced higher externality than did still-working persons. That is, work-related factors were found to be more systematically related to LOC than were age considerations.

Thus, in an attempt to increase the understanding of the causal conditions associated with LOC, the major purpose of the present study was to examine empirically the independent and interacting effects of (a) cumulative influences attributed to the impact of various past life experiences and of (b) a specific situational event such as retirement upon I-E expectancies.

A rationale for the first area of questioning was founded on the social learning premise that reinforcement serves to strengthen expectations regarding further subsequent reinforcements (Rotter, 1966). Thus, the first hypothesis was that subjects reporting more positive valuations of noted life experiences would, regardless of retirement stage, indicate higher internality than persons reporting more negative valuation gradients. Specifically, it was postulated that: subjects with the highest level of cumulative satisfaction with past events will evidence the highest level of internality; subjects with moderate cumulative satisfaction levels will show a moderate level of I-E; and subjects with the lowest cumulative satisfaction level will indicate the most externality.

Justification for the second area of questioning was based on the available literature concerning the potentially potent conditional effects of a situational event such as retirement. It was anticipated that, regardless of the cumulative direction of subjects' valuations of noted life

events, individuals in the least familiar, most ambiguous of the three conditions of retirement, i.e., the transitional stage, would evidence the highest level of externality. Since it was assumed that the retirement stage was midway between the other two conditions in terms of opportunity with which to become familiar with environmental contingencies, subjects in this condition were expected to evidence an I-E orientation reflecting this presumably medial situation. That is, LOC level of retired subjects was anticipated to be higher than that of subjects still in the maximally unfamiliar transitional period as a function of increasing familiarity with situational demands. Highest internality among the three groups was predicted in the subjects within the most highly structured, familiar condition, that of the still-working/pre-retirement stage.

Explicitly stated, the hypotheses were:

1. Differences in perceived cumulative satisfaction with noted life events contribute to differences in I-E orientation:
   a. Subjects with the highest level of cumulative satisfaction with past life events will evidence the highest level of internality;
   b. Subjects with moderate cumulative satisfaction levels will show a moderate level of I-E;
   c. Subjects with the lowest cumulative satisfaction level will indicate the most externality.
2. Differences in retirement stage contribute to variance in I-E level:
   a. Pre-retired subjects will reveal the highest internality;
   b. Transitional subjects will evidence the most external LOC;
   c. Retired subjects will have a moderate I-E orientation between that of the pre-retired and transitional groups.

Methodology

The hypotheses were tested by performing analyses on a set of survey data entitled "Quality of Life" collected in September, 1971, by the Survey Research Center in the Institute for Social Research at the University of Michigan. Based on a cross-sectional, national probability sample of 2164, predominantly Caucasian American adults, the study includes information regarding job, family, finances and a variety of other aspects of life experiences.

The present empirical examination was restricted to male subjects only. Until recently males have been viewed as the only sex to serve as full-time participants in a life-span occupational cycle. Consequently, there is a lack of relevant conceptual or research data generalizable to any group other than males.

Since retirement was chosen as representative of a situational event, age controls were applied. Subject selection was restricted to males over 55 who fell into the following specified categories:

1. 55-62 years and employed;
2. 63-65 years and employed; 60-68 years and retired three or less years;
3. over 65 and retired for more than three years.

Variables of interest to the study were based on sets of individual items within the survey that were transformed into separate scales. Since there was a minimal amount of missing data, the mean value of a given variable was substituted as an estimate of the absent score.

Cumulative Satisfaction Level

In order to assess the nature of previous experiences, degree of satisfaction with education, work, finances, family, friendships and life in

general were summed to provide a composite index of cumulative satisfaction level.

Retirement

Based on items indicating subjects' age and retirement status, a new variable was constructed to serve as a second independent variable, discriminating in terms of the following three levels:

1. pre-retirement (55-62 years and employed);
2. transitional between work and retirement (63-65 years and employed or 60-68 years and retired three or less years);
3. retired (over 65 and retired for more than three years).

The number of subjects within each group was 90, 38, and 72, respectively.

I-E LOC

The dependent variable, LOC, was assessed with a scale additively based on eight items with an internal consistency of .7.

Analyses and Results

Multiple regression analyses were used to assess the relative contribution of the independent variable, cumulative satisfaction, and retirement status, as well as their interaction to the dependent variable, LOC. Since standard regression coefficients are known to change as a function of the set of predictors employed, several analyses were computed to obtain an estimate of the quantitative robustness of the observed relationships. Furthermore, since the relationship between LOC and retirement status was predicted to be curvilinear, the latter variable was introduced into the analyses in the form of dichotomous dummy variables. The results of these regression analyses revealed that satisfaction as a cumulative measure of past success and failure experiences related most strongly to LOC. This

construct consistently accounted for about 15% of the variance within the I-E scores. Alternatively, retirement status was found to contribute only a minimal amount of variance, with the pre-retired group being slightly more internal than the transitional and retired groups (see Table 1).

A descriptive illustration of group means for three levels of satisfaction and each of the three retirement groups is shown in Figure 1.

Insert Figure 1 about here

As indicated, hypothesis one was statistically upheld. There was a main effect for the cumulative satisfaction factor suggesting a positive relationship between cumulative satisfaction level and internality. With regard to hypothesis two, although retirement status was not found to be statistically related to LOC, as predicted, subjects in the pre-retirement group did evidence the highest level of internality.

Discussion

Of the several sets of analyses computed to obtain an estimate of the quantitative robustness of the relationships of interest, the first analyses in Table 1 suggested only a slight decrease of internality as a function of the retirement process. However, a look at Figure 1 suggests an interesting hypothesis that deserves further attention. It may be that persons with a long-standing history of successes or failures (high and low satisfaction) and associated high and low levels of internality may be much less influenced by a single event (such as retirement) as compared to those reporting a medium level of satisfaction and LOC. In other words, persons reporting life histories that are relatively consistent in terms of either success or failure experiences may react much less to the ambiguities of a particular life event than those having experienced a greater degree of inconsistency

and variation in their past. If this is true, it would have implications for social intervention with the medium group being most susceptible to such programs. The concept of anticipatory socialization for the retirement period has recently received more consideration. According to several studies, pre-retirement counseling programs do pay off in terms of higher retirement incomes, more activity after retirement and less belief in the stereotypes concerning this stage. As expressed by Atchley (1972, p. 161), "heightened sensitivity to his needs in retirement probably has beneficial long-range results for the individual exposed to pre-retirement counseling."

In terms of implications for future research, one design that might serve to explicate further the relationship between situational influences and LOC would be that of an experimentally conceptualized intervention program. For example, one group might be exposed to a comprehensive program in retirement planning, including information about financial management, physical and mental health, housing, leisure activity and legal aspects of retirement. With respect to the rationale for a second treatment condition, consideration may be given to the Felton and Kahana (1974, p. 300) premise that satisfaction and adjustment may occur "when congruency exists between one's perception and beliefs about locus of control in the world in general and one's beliefs about locus of control in one's immediate situation." Specifically, a second group might receive training conducive to finer discrimination skills with respect to perception of situational factors as related to more accurate, and adaptive control orientations. Several measurements across time, e.g., during the pre-retired, transitional and already-retired periods, would provide information allowing for a comparison of LOC at different stages of the retirement process as a consequence of the different intervention approaches.

With respect to the construct of cumulative life experiences, a review of the literature revealed a notable paucity of specific information on which to base an operationalization. Thus, because of this condition, along with the constraints imposed by the data set available for analyses (i.e., satisfaction information on a limited number and type of items; retrospective methodology), caution is recommended in the consideration of the validity of the construct and the associated results. Alternatively, a more ideal manner of examining this area of interest would be a longitudinal design whereby measurements could be made across time of satisfaction with various life events sampled on the basis of a theory of critical life experiences as related to cumulative life satisfaction. Because this construct was based on retrospective data, the question persists as to how much influence the nature of the present situation (e.g., positive vs. negative) may have on perceived satisfaction with the past.

The present study, being based on a cross-sectional design, is open to the methodological criticism associated with this method, i.e., that of the confounding between age and cohort differences. Yet, on the other hand, the conventionally alternative method, the longitudinal design, is not without its own set of limitations either, e.g., confounding of age and time influences. Thus, to attain the benefits of the explanatory powers of both the cross-sectional longitudinal models, as well as to avoid their associated limitations, it is recommended that consideration be given to the sequential strategies as formulated by Schaie (1965). Cross-sequential designs, by combining the methodological features of both the corss-sectional and longitudinal approaches, allow for the acquisition of information regarding differences attributed to age and cohort, as well as time of testing factors; all in a relatively short time. Ideally, a repeated measures design could

have been used to obtain a longitudinal assessment of individuals' LOC orientation across time and specific situations. Such a method would eliminate usage of retrospective data, which are susceptible to mis-recall and distortion (McCandless, 1970). Because of time and financial limitations, longitudinal designs are not always feasible, as was the case with the present project, but should be considered for further investigations into such matters of interest as the relationship between cumulative and situational influences upon personality constructs such as LOC.

Regarding operationalization of the retirement status factor, consideration was made of age, as well as actual years until/since retirement. These dual criteria were established as a means of controlling for those persons who had either retired at a younger age than the conventional retirement age of 65 or those who continued to maintain occupational activity beyond this normative retirement age. Since this operationalization was relatively straight-forward, it is presumed to be a fairly valid, reliable indicant of the construct of interest. Nevertheless, it is possible that the present operationalization of the retirement factor was too gross and in need of further refinement. In actuality, the effect of retirement status upon LOC may be influenced by other matters not here controlled for, such as reason for early versus late retirement. For example, early retirement related to positive motivations such as more opportunity for leisure activity or late retirement due to high work involvement and satisfaction might have a significantly different effect on the relation between retirement status and a construct like LOC, when compared to negative reasons such as early retirement due to declining health or late retirement because of financial necessity.

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Table 1

Summary of Multiple Regression Analyses: Standardized Regression Coefficients and Amount of Variance Accounted For

Predictors	Standardized Regression Coefficients	Amount of Variance (%)
Satisfaction	.40**	16.5
Pre-retired vs. Transitional & Retired	-.11*	
Satisfaction	.39**	16.2
Transitional vs. Pre-retired & Retired	.10	
Satisfaction	.39**	15.3
Retired vs. Pre-retired & Transitional	.03	
Pre-retired vs. Transition & Retired	-.09	
Retired vs. Pre-retired & Transitional	.08	
Satisfaction (S)	.38**	15.2
Satisfaction x Retired vs. Pre-retired & Transitional	.02	

** $p < .01$
* $p < .10$

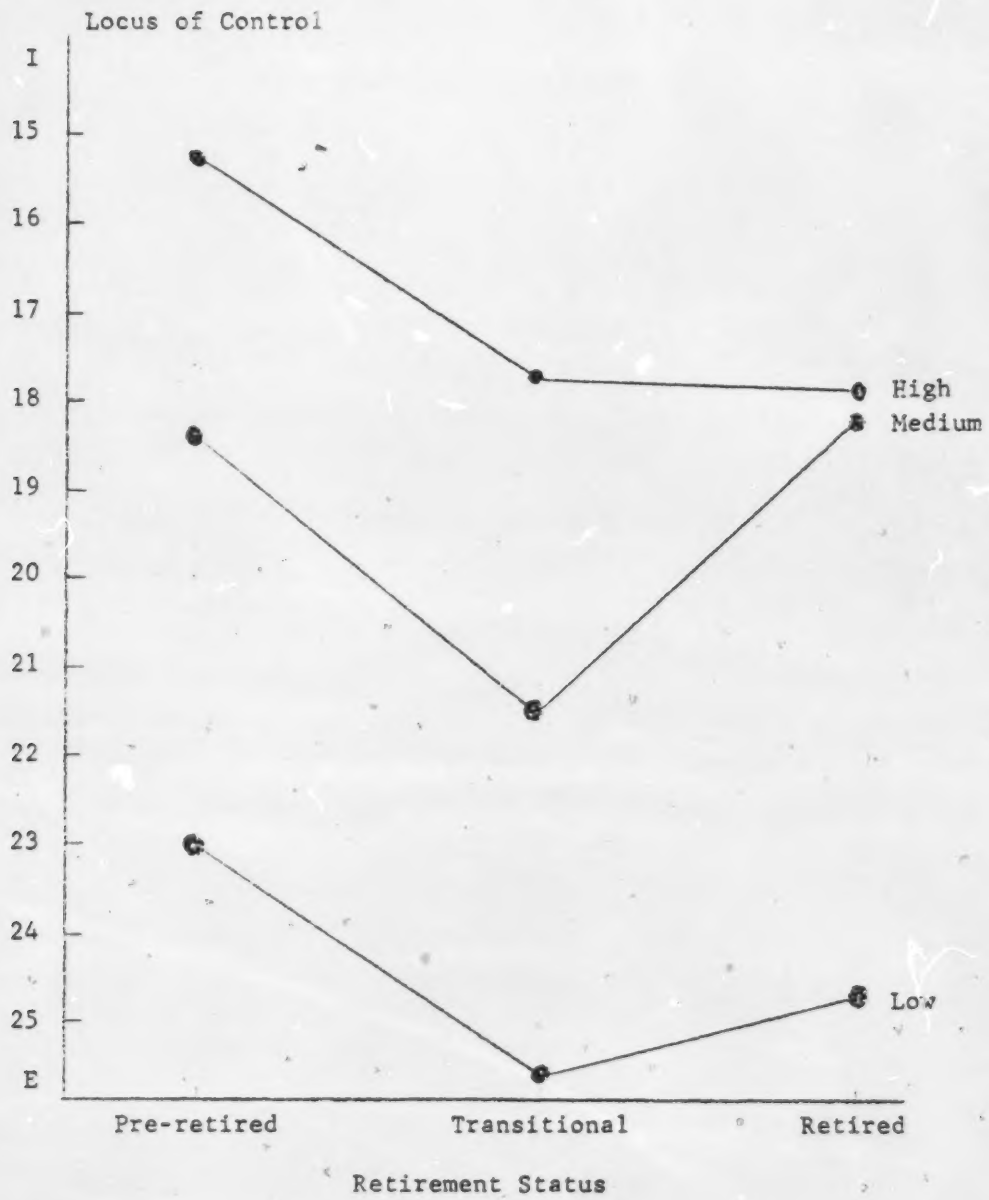

Fig. 1. I-E as a function of retirement status and low, medium and high levels of comulative satisfaction.